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ABSTRACT

The number of children in working poor families is expected to increase as a result of welfare reform. This report summarizes the discussion of scholars, policy experts, and leaders of the Foundation for Child Development regarding research and policy on children in families headed by adults working in low-wage jobs. Key findings regarding children in these families include: (1) although some government benefits have lifted some children out of poverty, decreases in wages and benefits have contributed to increases in the number of poor families; (2) there is little information on characteristics of working poor families and their children and no widely accepted definition of this type of poverty; (3) there is little research documenting the well-being of these children; (4) some research has shown negative effects of low-wage, low complexity jobs or non-standard work hours on home environments; (5) most children receive child care in informal settings or in centers with lower quality than those used by very poor or affluent families; (6) there have been increases in Medicaid coverage, declines in employer health care coverage, and increases in the number of uninsured children; (7) research is needed on factors affecting fluctuations in poor families' economic circumstances and the impact of different packages of supports on families; and (8) data sets are available that could be used to provide information on their well-being. (Two appendices contain the meeting agenda, participants, and data on number of children in working poor families. Contains 34 references.) (LPP)

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THE FOUNDATION FOR CHILD DEVELOPMENT

THE WELL-BEING OF CHILDREN IN WORKING POOR FAMILIES

REPORT OF A MEETING

Sheila Smith, Editor

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THE WELL-BEING OF CHILDREN IN WORKING POOR FAMILIES

REPORT OF A MEETING

Sheila Smith, Editor

July 1997

WORKING PAPER SERIES

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Preface

The mission of the Foundation for Child Development is to promote efforts to understand and improve the life conditions of children and families. Among the major strategies the foundation seeks to support are: research that can illuminate the life circumstances of children and families, and conditions that contribute to their well-being; linking research on children and families to policy formation; and nurturing new generations of leaders in child development research and social policy.

The foundation is currently focusing attention on children in low-income working families. The meeting described in this report will help shape the foundation's ongoing activities in this area. Many of the issues examined at this meeting have been largely neglected in public debate. FCD's interest in them is a product of the leadership of the foundation's president, Ruby Takanishi, and FCD's Board of Directors. Thanks to the wisdom and generosity of the meeting's participants, a wealth of ideas and information came to light that will inform the foundation's efforts concerned with children of the working poor, and hopefully stimulate the interest of others.

Sheila A. Smith

Key Findings and Recommendations

On March 19-20, 1997, the Foundation convened an interdisciplinary group of scholars, policy experts, and foundation leaders to examine the status of research and policy concerned with children in families headed by adults working in low-wage jobs. Two concerns led to the Foundation's interest in learning more about this topic. First, the number of children growing up in families headed by low-wage workers is expected to grow as a result of welfare reform under the Temporary Assistance to Needy Families (TANF) Program, which imposes new limits on the receipt of cash benefits for non-working parents. Second, basic supports for children's well-being, including high quality child care, adequate housing and nutrition, and health care, are currently beyond the reach of many low-income working families. Participants at the meeting were encouraged to suggest fruitful directions for efforts to synthesize existing knowledge and build new knowledge that can inform debate about policies that affect children in low-income working families.

The key findings and recommendations that emerged from this meeting are presented below:

Recent Trends in Federal Policy and the Economic Status of Families

- Government benefits in the form of the Earned Income Tax Credit, means tested programs, and social insurance have lifted an increasing number of children out of poverty. The number of children removed from poverty rose from 3.1 million in 1989 to 5.7 million in 1995. However, declines in employer-sponsored health insurance and the real wages of low-skilled workers have contributed to a slight rise in the number of families that are in official poverty, despite the presence of adults who work.

- Participants recommended increased efforts to inform policy makers of the increasing success of government programs in reducing child poverty.

- Policy makers should also be informed that expansions in certain programs, such as the Earned Income Tax Credit, health care coverage, and child care assistance, would offer important benefits to low-income working families.

Who Are the Working Poor?

- There is currently little information available about the number and characteristics of working poor families and children in these families, and no widely accepted definition of this group of families.

- Available information suggests that there are large numbers of children growing up in families in which there is significant work effort that fails to lift them out of poverty or much above the poverty line. For example, 18 percent of all children are in families with a full-year, full-time worker and a family income below 200 percent of the poverty level.

- Participants recommended a definition of "working poor families" that includes families with adults showing significant work effort, even if this falls short of full-time, full-year work. They also recommended efforts to define important subgroups characterized by different patterns of work and income levels, as well as by race and ethnicity.

- Using more refined definitions of "working poor families," and important subgroups, new analyses of such data sets as the Survey on Income and Program Participation and the Current Population Survey should be conducted to produce information about the number and basic demographic characteristics of these families.

The Well-Being of Children in Low-Income Working Families

- There is very little research that specifically documents the well-being of children in low-income working families.

- Studies comparing children in welfare-reliant families to children in low-income working families suggests that children in both groups are at greater risk for developmental and health problems compared to children in higher income families. Children in low-income working families appear to have fewer behavior problems than children in families receiving welfare.

- Research on the effects of low-wage maternal employment generally suggest neutral to positive effects on children, with the exception that some studies have found negative effects for infants under age one.

- To improve the rigor of future research, participants recommended further conceptual and empirical work to identify "selection factors" that might influence both a parent's work status and parenting behavior.

Characteristics of Low-Wage Employment that May Affect Children's Well-Being

- Work socialization theory and a limited amount of research suggest that characteristics of low-wage jobs will affect parenting and children's development.
- Some studies have demonstrated negative effects on children's home environment of low-wage jobs that are low in "occupational complexity," defined as jobs with highly routinized work, few opportunities for problem-solving, and little autonomy.
- Other research has found negative effects on the home environment of jobs that require non-standard work hours (e.g., nights, weekends).
- Participants cited the need for more research that investigates the effects on children of different kinds of low-wage work under various conditions (e.g., across families with different structures and in families that have different kinds of support such as access to high quality child care).

Low-Income Working Families' Access to Child Care

- Preliminary findings from the National Institute of Child Health and Human Development (NICHD) Study of Early Child Care and analyses of the Survey of Income and Program Participation (SIPP) suggest that most children in low-income working families receive care in informal settings (e.g., relative and family child care).
- In the NICHD Study of Early Child Care, the quality of center-based care used by low-income working families was found to be lower than the quality of care used by both very poor and more affluent families.
- Children in low-income working poor families have less access to high quality child care and early childhood education programs, in part, because of the structure of subsidies that determine eligibility for these programs.
- There is a need for further study of the stability of child care for children in working poor families, and the effects of multiple arrangements and frequent shifts in arrangements on children's development.
- Additional study of child care used by parents who work nonstandard hours is needed given that large numbers of parents work these schedules.
- Participants emphasized the need to further investigate the reasons why low-income working families use center-based care infrequently, including the possibility that a low supply of such care in certain neighborhoods is an important factor.

Health Care Coverage For Children in Low-Income Working Families

- Three recent trends in health care coverage among low-income working families are: 1) an increase in Medicaid coverage, 2) a decline in the rate of employer coverage for children, and 3) an increase in the number of uninsured children.

- Current estimates of the number of uninsured children range from 7.1 million to 9.7 million. Among families with incomes ranging from 100 to 133 percent of poverty, 66 percent of families lacking insurance have a full-time worker.

- A lack of health insurance coverage for children in low-income families is due, in part, to a gap between Medicaid eligibility and actual coverage. About 45 percent of all uninsured children below age 11 are eligible for Medicaid, but not receiving this benefit.

- Lack of knowledge about Medicaid eligibility and a burdensome application procedure are probable reasons for this coverage gap.

- Research should investigate the extent of gaps in children's health coverage in low-income working families whose household heads may change jobs frequently or experience spells of unemployment.

- The out-of-pocket costs of health care to families, in conjunction with other major expenses, such as child care, requires further investigation. This research should also assess the cost of delaying treatment or foregoing preventive services.

What Research is Needed to Inform Current and Future Policy Debates Concerning Working Poor Families?

- Research that documents changes over time in the earnings of low-wage workers is needed to assess the likelihood that working poor families' circumstances will improve (or worsen) and to identify factors that affect fluctuations in their economic circumstances.

- Additional research on the effects of family income on children in different types of working poor families is needed to inform debate about policies that affect family income.

- Research that can assess the contributions to family well-being of different packages of supports that currently vary across states, such as child care, child support, and health coverage, could help determine the combination and levels of supports that most benefit children.

Opportunities for Research on the Well-Being of Children in Low-Income Working Families

- A wide variety of existing data sets could be analyzed in new ways to produce important information about the well-being of children in working poor families and conditions that affect their children's development. These data sets include national surveys such as the Panel Survey of Income Dynamics, which has a new child supplement; welfare to work evaluations; newer studies of early childhood interventions; and city-based studies such as the Chicago Neighborhood Project and the Tri-city study.

- Participants strongly recommended additional ethnographic studies of working poor families and studies that integrate ethnographic and quantitative research methods.

Conclusion

There was wide agreement that our understanding of low-income working families is currently very limited, and that many of the research issues and opportunities identified in the meeting merit follow-up efforts. Participants also expressed interest in sustained efforts to communicate existing and new research to policy audiences, and to examine policies that might benefit children in low-income working families.

FOUNDATION FOR CHILD DEVELOPMENT

Report of a Meeting

The Well-Being of Children in Working Poor Families

March 19-20, 1997
New York, NY

Introduction

This report summarizes discussion at a meeting on the well-being of children in low-income working families, convened by the Foundation for Child Development on March 19-20, 1997. An interdisciplinary group of scholars, policy experts, and foundation leaders examined the status of research and policy concerned with children in families headed by adults working in low-wage jobs (see Appendix A for the meeting's agenda and list of participants). Participants addressed the following questions:

- What is the current state of our knowledge about working poor families and the health and development of their children?
- What are important directions for future research that could inform debate about policies and supports intended to benefit children in these families?
- Are there opportunities to better communicate existing research findings about conditions that affect the well-being of children in working poor families to policy audiences?

The foundation's interest in these questions was prompted by several concerns. First, the number of children growing up in families headed by low wage workers is

expected to grow as a result of the 1996 federal welfare legislation that created the Temporary Assistance to Needy Families (TANF) Program. This legislation imposes new work requirements and time limits on the receipt of cash benefits for non-working parents. Over the next decade, the incomes of families headed by low-wage workers are expected to decline (Commission on National Investment in Higher Education, 1997). At the same time, basic supports for children's well-being, including high quality child care, adequate housing, and health care are currently beyond the reach of many working poor families. The prospect that increasing numbers of low-income working families might lack basic resources needed to raise healthy children led to an interest in taking stock of what we know about these families and what we need to learn. Participants at the meeting were encouraged to suggest fruitful directions for efforts to synthesize existing knowledge and to build new knowledge that could inform debate about policies that affect children in working poor families.

A Recent History of Federal Policy and the Economic Status of Families

In a presentation that preceded the main sessions of the meeting, Wendell Primus, Director of Income Security at the Center on Budget and Policy Priorities, described a number of important trends in federal safety net policy and families' economic well-being over the past several years. Two notable trends suggest a mixed picture of how families have fared under changing policies and economic conditions. First, government benefits in the form of federal taxes, means-tested programs, and social insurance (e.g.,

unemployment insurance and social security survivor benefits) have lifted an increasing number of children out of official poverty. While 3.1 million children were removed from poverty by government programs in 1989, this number rose to 5.7 million children in 1995. The percentage of children in poverty, after accounting for government benefits, fell from 18.0 percent in 1989 to 16.2 percent in 1995. Contributing to this trend was a significant expansion of the Earned Income Tax Credit (EITC), shown in Table 1. During this same period, changes in Medicaid increased coverage from 15 percent to 23 percent of children.

While enhancements in both the EITC and Medicaid helped working poor families, other trends had adverse effects. For example, there was a decline in employer-sponsored health coverage from 66 percent of families receiving benefits in 1988 to 59 percent in 1995. A decline in real wages among low-skilled workers also hurt working families' chances of rising out of poverty. During this period there has been a slight rise in the number of families that are poor despite the presence of adults who work. Whereas 9.8 percent of families with a working adult were poor in 1988, approximately 10.6 percent were poor in 1995.

Primus highlighted the broad array of other programs and policies that affect working poor families, including those that determine families' receipt of food stamps, social security disability benefits, child care subsidies, child support, housing assistance, and unemployment benefits. Efforts to assess the best options for improving supports for working poor families will require analyses of how different types of support contribute

to the well-being of families and an assessment of possible tradeoffs that might result from reducing certain types of assistance while increasing others.

Despite the persistence of unacceptably high levels of child poverty, Primus' analysis showed the increasing success of government programs in reducing the number of children in poor families. Participants observed that policymakers and the general public should be better informed of this success, since further expansion of some of these programs could remove a greater number of families from poverty. Furthermore, expanding certain programs, such as the EITC, Medicaid, and child care subsidies, would offer important benefits to low-income working families, a group that represents a growing proportion of families in poverty.

Who Are the Working Poor?

The first session of the meeting examined different methods of defining "working poor families," and the availability of information about the basic characteristics of families in this group. Richard Wertheimer, Senior Research Associate at Child Trends, presented five possible definitions as a springboard for discussion. These definitions, and available information about families corresponding to them, are shown in Figure 1. The definitions range from one with a stringent work criterion, "poor families including at least one full-time, full-year worker" (definition A), to one that counts even marginal employment, "poor families including at least one person with work experience during the last 12 months" (definition E).

Participants suggested that one of the most useful definitions might be "poor families including one or more workers whose total hours worked per year exceed 1000 hours" (definition B). This definition characterizes the working poor as a group of families in which there is significant work effort. It would include families with adults working more than the equivalent of half-time, year-round employment, while excluding families in which workers have only a minimal attachment to the labor force.

Some participants suggested moving the threshold for work up or down from 1000 hours. Heidi Hartmann suggested a threshold of 950 hours because this level of work has been demonstrated by most mothers in a large sample of low-income families headed by women that combine welfare and work (Spalter-Roth et al, 1995). Noting that the Family and Medical Leave Act requires a worker to be employed a minimum of 1250 hours in the past year in order to receive medical leave benefits, Jody Heymann suggested that this might be another useful threshold for defining "working poor families."

In addition to setting a threshold for "work," there is also a need to consider an appropriate income ceiling in a definition of "working poor families." In order to set this ceiling, it will be important to determine the level of resources that families need to raise healthy children and to use this analysis to define a new official poverty line. This task would require considerable conceptual and empirical work. A meeting participant suggested that at present, it is important to use a poverty level above the current official line, such as 200 percent of this level, because since its inception, the official line has dropped as a proportion of the country's median income.

As Figure I indicates, the number of working poor families varies according to the definition that is used. Using the definition with the most stringent work requirement, "full-time, full-year" work, there are 3.1 million children living in working poor families, or 4 percent of all children. With this same criterion for work effort and a poverty threshold set at 200 percent of the poverty line, there are 12.6 million children, or 18 percent of all children, in working poor families. Applying another definition, "poor families receiving no cash assistance," there are 7.0 million children, or 10 percent of all children, in working poor families. This figure rises to 20.1 million families, or 29 percent of all children, when families of this type with incomes less than twice the poverty line are counted. Thus, estimates of the number of children in working poor families range from 4 percent to 29 percent of all children, depending on the definition that is used.

Information about the basic characteristics of working poor families in different ethnic and racial groups also varies across definitions, although there are some general trends. Both Hispanic and Black families were more likely to be poor despite the presence of working adults than White families. A larger proportion of White and Hispanic working poor families were headed by married couples than Black working poor families, which tend to be female-headed.

It is notable that there is no published information corresponding to the definition that received the strongest endorsement by participants, "families in which adults worked in excess of 1000 hours." Overall, we currently lack information about the basic

characteristics of working poor families based on analyses that use the range of work effort and income thresholds recommended by participants. Such information could be obtained by conducting new analyses of data from the Current Population Survey (CPS) and the Survey on Income and Program Participation (SIPP).

Several conclusions and recommendations emerged from the discussion. In general, participants stressed the importance of recognizing that working poor families are diverse, comprising a group in which some heads of households work full-time throughout the year in low-wage jobs, and others show significant work effort that falls short of stable, full-time employment. While working poor families can be viewed as falling along a continuum based on adults' amount of work, there are other differences among families to consider. Working poor families differ in the extent to which they receive public assistance to supplement their wages. In addition, family incomes in this group range from far below the official poverty line to twice this level, or possibly higher, depending on where a threshold for classifying families as "poor" is set.

A factor that further complicates efforts to define working poor families is variation in how employment is distributed among adults who contribute to household income. For example, in one family a parent might work 30 hours per week as the sole wage-earner, and in another, three adults might have a combined work effort equal to this amount. Finally, participants described the working poor as a fluid group in which families might move from periods of low-wage employment to periods of unemployment

or marginal work when they are largely dependent on public assistance. Families also experience change in the opposite direction.

Recognizing the diversity of working poor families and the changeability of their incomes and employment circumstances, participants suggested that a variety of approaches to classifying and "counting" the working poor would be valuable. There was agreement that a definition of the working poor should include families in which there is significant work effort that falls short of full-time employment. Within this group, it would be useful to document the number of families who remain poor, despite full-time employment, and to assess other characteristics of these families, such as ethnicity, types of jobs they hold, and family structure. It would also be important to determine the number and characteristics of families that subsist on very low incomes. In addition to basic demographic information about different groups of working poor families, participants pointed to the need to learn much more about family conditions and supports used by families that affect children, including housing, nutrition, child care, and health care. Discussion later in the meeting shed some light on our current knowledge of working poor families' access to child care and health care.

The Well-Being of Children in Working Poor Families

Martha Zaslow, Assistant Director of Research at Child Trends, Inc., provided an overview of available studies that offer clues about the developmental status of children in low-income working families, theoretical perspectives shaping this area of

investigation, and directions for future research. In the discussion that followed, participants considered the problem of identifying and measuring selection characteristics that might influence both a parent's employment situation as well as her parenting behavior.

Overall, the research on children in low-income working families is very sparse (Moore, Zaslow, and Driscoll, 1996). One study examined measures of children's well-being in two data sets, the 1986 National Longitudinal Study of Youth (NLSY) and the 1988 National Health Interview Survey on Child Health. In comparisons of poor children whose families were receiving AFDC with poor, non-welfare families, few differences were found in the prevalence of developmental problems and the quality of children's home environments (Zill et al, 1995). Both groups of poor children appeared to be doing less well than non-poor children. Health care coverage and regular use of medical care were actually better among welfare children than poor, non-welfare children. At the time of the 1988 National Health Interview Survey on Child Health, many poor, non-welfare children lacked access to Medicaid.

In a follow-up to this study that compared children whose families remained on welfare between 1986 and 1990 to those who were consistently poor, but not on welfare during this period, children across these groups were again found to be similar on most measures of developmental status (Moore et al, 1994). An exception was the finding that children in families that were poor, but not on welfare showed fewer behavior problems than children in welfare families. Indeed, children in poor, non-welfare families showed

about the same level of behavior problems as children in non-poor families. This finding remained even after controlling for several variables that might have affected both parental employment and parenting behavior.

A third study using the NLSY assessed the well-being of children whose families had received welfare between 1986 and 1990, and either remained on welfare or moved into employment at wages ranging from very low (under $5.00 per hour) to relatively high (over $7.50 per hour) (Moore and Driscoll, 1997). This study found no overall negative effects of maternal employment and a lower prevalence of behavior problems among girls of mothers whose wages exceeded the lowest level. Some participants questioned whether working mothers, who have fewer opportunities to observe their children's behavior, can provide reports on child behavior problems that are comparable to the reports of mothers who are not in the labor force.

Turning to a discussion of the broader maternal employment literature, Zaslow noted that because this research has focused largely on middle class families, there is only a small body of research on the well-being of children in low-income, mother-employed families (Moore et al, 1996). Three different perspectives have guided this research. The first offers a "net effect hypothesis," treating maternal employment as a condition with both positive and negative consequences for children, including increased economic resources, decreased time with the mother, and more time in non-maternal child care with impacts on the child that depend on the quality and stability of this care. In general, investigators conducting research from this perspective have emphasized the importance

of improved family economics, and predicted that for low-income children, the effects of maternal employment will be neutral or positive. Other researchers offer a "cumulative stress hypothesis," predicting that children in low-income families, who are already at heightened risk of developmental and health problems, will be adversely affected by maternal employment. For these families, maternal employment is viewed as a stressor that is added to others, creating negative consequences for parenting and children's well-being. Investigators taking a third approach predict that the effects of maternal employment on children will depend on the circumstances of work, a topic addressed in the next session of the meeting.

The overall pattern of findings from research on the impact of low-wage maternal employment suggests neutral to positive effects on children (Zaslow and Emig, 1997). For example, in a study that carefully controlled for a wide range of selection factors, academic outcomes for children were better in mother-employed families than in families in which mothers were not in the paid labor force (Vandell and Ramanan, 1992). One exception to this pattern is a smattering of negative effects for children under age one that raises the question of whether low-income mothers' early resumption of employment poses risks for infants. This question is being carefully addressed in the National Institute of Child Health and Human Development Study of Early Child Care, discussed later in the meeting.

One challenge in conducting research on the effects of maternal employment on children is that characteristics of the mother that contribute to her work situation (e.g.,

whether she works, the nature of her job) may also influence parenting behavior and child outcomes that are being studied. Characteristics that select parents into a work situation may exert an influence that is equally strong as (or stronger than) the influence of employment on children's development. Participants discussed selection factors that should be identified and controlled in analyses.

In existing maternal employment literature, the two most important factors that have been identified are mothers' cognitive skills and educational attainment. Less attention has been given to the role of mothers' attitudes about work. These include parental perceptions of work as onerous and unpleasant versus an attitude that work enriches life. In general, participants noted that there may be a variety of selection factors, not yet examined, that need to be identified in order to better assess the distinct contributions of parent characteristics and employment to children's development. One strategy for improving the measurement and control of these factors would be more extensive study of differences between low-income working and non-working mothers.

Participants also discussed the need to conceptualize and assess "selection factors" that are external to parents, such as characteristics of the community that affect employment opportunities and the likelihood that mothers who wish to work will be able to do so. These might include the nature of the local labor market and transportation.

The new work requirements established by the Temporary Assistance to Needy Families (TANF) program represent another external influence on employment-related behavior. Because TANF rules will compel many non-working mothers to seek

employment, it is likely that these mothers, who are responding to a work mandate, will be different from mothers who in the past sought work in the absence of this mandate. For this reason, selection factors associated with maternal employment that are identified in existing data sets may not be applicable to mothers moving from welfare to work in response to TANF policy.

A number of directions for future research were recommended in this session. First, research on the well-being of children in low-income working families should be conducted using some of the more refined definitions of these families suggested in the first session of the meeting. Such research could begin to determine whether family conditions and children's development vary across families characterized by different levels and patterns of employment (e.g., half-time versus full-time, stable versus interrupted employment) and different patterns of work among household members (e.g., work distributed among several adults versus one adult). This research should strive to describe children's experiences in multiple developmental contexts, including the family, child care settings, and the neighborhood, in order to illuminate the processes that shape child outcomes.

Whereas past research has taken snapshots of children and families at single points in time, future research should assess children of different ages over longer periods of time in which families' employment and economic circumstances are likely to fluctuate. Participants also recommended studies that attempt to integrate qualitative and quantitative methods. Ethnographic research might be particularly helpful in providing a

close-up window to many different kinds of events and experiences that show how employment affects the daily lives of parents and children, such as parents' efforts to fit medical appointments for children and other parenting responsibilities into a work schedule. Quantitative research linked to such efforts could help determine the prevalence and context of such experiences.

A final recommendation from this session concerned the types of child outcomes that should be included in studies of working poor families. Zaslow suggested that investigators consider such policy-relevant outcomes as delinquency and drug use. While these outcomes are not measures that child development researchers have traditionally used, they have special relevance to policy audiences because they reflect high costs to government and society. For younger children, measures that can be related to future school success are important, although predicting school performance from developmental assessments of young children is difficult until age three or four.

Characteristics Of Low-wage Employment That May Affect Children's Well-Being

Elizabeth Menaghan, Professor and Chair in the department of Sociology at Ohio State University, introduced the discussion of how certain features of low-wage employment influence parenting and children's development by describing "work socialization" theory. While it is true that personal characteristics of workers may select them into different types of jobs, "work socialization" theory argues that the quality of work experience has an impact on adults' cognitive and emotional processes and that

these, in turn, affect parenting attitudes and behavior. By extension, this theory predicts that the quality of work experience will affect children's development.

A small body of research on men's work suggests that different kinds of work settings influence men's problem-solving behavior, self-esteem, and childrearing attitudes. Research on women's work has focused primarily on the effects of employment status on children with little attention to varying types of low-wage employment and the quality of experiences in the work setting. However, a newer set of studies has begun to yield evidence that one feature of employment, occupational complexity, has an impact on parenting and child development. Jobs can be characterized as relatively high or low in complexity based on the degree to which the work involves non-routine activities, opportunities for problem-solving, and some amount of autonomy.

Menaghan reported on research she has conducted with her colleague, Toby Parcel, using data from the National Longitudinal Survey of Youth (NLSY). In one study of employed mothers of children ages three to six, the occupational complexity of mothers' jobs was related to the quality of the home environment, including material resources and the parent's provision of cognitive stimulation and emotional support (Menaghan and Parcel, 1991). This study controlled for many individual characteristics that may have influenced parents' type of employment. Results indicated that unmarried mothers with relatively high wages and high complexity in their jobs provided home environments that were of similar quality to their married counterparts.

In a related study that followed NLSY families for two years, the quality of mothers' jobs also appeared to matter for children (Menaghan and Parcel, 1995). Following a period of not being employed, mothers' entry into high complexity jobs had no negative effects on the home environment. In contrast, a significant decline in the quality of the home environment was found in families where mothers moved into average or low complexity jobs. These findings remained in a model that controlled for associated changes in family economic well-being. Families that showed the greatest declines in the quality of the home environment were those in which single mothers entered low-complexity, low-wage jobs. Similar declines were evident among families headed by single mothers who did not marry or enter employment over the two-year period.

Providing an overview of the limited research on the effects of different amounts of work, Menaghan indicated that no simple answer emerges from this literature regarding an "ideal" amount of maternal work. Instead, it appears that both overtime hours and very low work hours may be harmful to children. A pattern of very low work hours may be associated with unstable employment and fluctuations in family circumstances and child care arrangements.

In the remainder of this session participants discussed projections about growth in certain types of jobs, additional research on aspects of jobs that have implications for children, and important directions for future research. Harriet Presser reported that short-term projections for job growth indicate that the greatest expansion of jobs will occur in

five occupations: cashiers, janitors and cleaners, sales persons, waiters and waitresses, and nurses. Most of these are low-wage, and tend to require work during non-standard hours, including nights and weekends on rotating schedules that can be disruptive to families (Presser and Cox, 1997). Single mothers are especially likely to work long hours on non-standard schedules.

Jody Heymann explained that she has found negative effects of parental work during evening hours on the home environment among families with school-age children (Heymann and Earle, 1996). In addition to undesirable work schedules, the jobs of low-wage workers typically lack sick leave and paid vacation. While half of non-poor parents work in jobs with sick leave, only one in five low-wage workers with children have this benefit (Heymann, Earle, and Egleston, 1996). The combination of non-standard hours and lack of paid leave to attend to important parenting responsibilities, such as taking children to medical appointments, can pose significant obstacles for parents trying to meet children's needs and remain employed.

Participants were in strong agreement about the need for more research that goes beyond asking whether parental employment is good for children to investigating the effects on children of different kinds of work under various conditions. The role of both parents' work in two-parent families should be considered as well as work by other adults in the household. While recognizing the importance of job characteristics on parenting, one participant stressed the need to also investigate parents' attitudes about their jobs, since these could moderate the effects of the workplace on childrearing. Laura Sessions

Stepp observed that among working poor families she is studying, some have "made their peace" with undesirable jobs, and found satisfaction in their work roles. Lois Weiss urged another line of research that would investigate whether certain aspects of work experience contribute to domestic violence which she has found to be prevalent among the working poor and working class families she has studied. Finally, a participant suggested that it would be useful to explore the possibility of designing and studying interventions that could improve the quality of work in low-wage jobs in ways that might benefit children.

Working Poor Families' Access To Child Care

As a springboard to discussion about working poor families' access to child care, Sarah Friedman, Health Scientist Administrator at the National Institute of Child Health and Human Development (NICHD), highlighted some preliminary findings of the NICHD Study of Early Child Care. This study has collected extensive, longitudinal information about family characteristics, families' use of child care and the quality of this care, and child development outcomes in a national sample of 1364 children and their families, recruited when the children were infants. Among children in this sample who received any nonmaternal care, 35 percent were in families classified as poor or near-poor, with income to needs ratios below 2.0 (NICHD Early Child Care Research Network, 1997a). In most of these families, one or two parents worked. Analyses of child care used in the first 15 months of life show that lower-income families were more likely to use informal

care than formal, center-based care (NICHD Early Child Care Research Network, 1997a). For example, only 6 percent of children who were poor once during the first 15 months used center-based care. Fathers cared for 36 percent of these children, a grandparent cared for 20 percent of these children, and 32 percent of these children were in family day care homes.

Among children who were receiving care in formal center-based settings, the quality of this care for near-poor children was lower than for both poor children and affluent children (NICHD Early Child Care Research Network, 1997b). This finding is consistent with other research that has looked at care for older children and concluded that low-income working families have less access to high quality subsidized care than many poor families receiving public assistance, and cannot afford the high quality care used by affluent families (Phillips et al, 1994). Ruby Takanishi also pointed to research by the U.S. Department of Education showing that four-year-old children in families with incomes between $10,000 and $35,000 have more limited access to center-based programs, including Head Start and prekindergarten programs, than very low-income and more affluent families with incomes above $50,000 (National Center for Education Statistics, 1996).

Heidi Hartmann presented additional information about working poor families' use of child care based on analyses of data in the Survey on Income and Program Participation (SIPP). The sample for these analyses were working mothers of children under age six with incomes within 200 percent of the poverty line (Hartmann et al, 1997).

Table 2 shows the types of child care arrangements used by low-income working mothers. The majority of children were in relative care (45 percent) and non-relative home-based care (19.6 percent), while only 21.8 percent of children are in center-based care. This finding is consistent with the pattern found in the NICHD Early Child Care Study, although the proportion of children in center-based care is larger, probably due to the inclusion of older children. In this sample, low-income, non-AFDC single mothers are the most likely to use center-based arrangements, including day-care centers or preschools. About 30 percent of these mothers use such formal arrangements. The use of center-based care among low-income, non-AFDC married mothers was 18 percent.

Child care is a significant expense for many mothers in this sample. The cost of child care consumes about 20 percent of low-income, non-AFDC single mothers' earnings and 13 percent of their household income, while comparable figures for married mothers are 30 percent of their earnings and 9 percent of household income. Among families headed by low-income working mothers who are single and pay for child care, 15 percent are in poverty (based on a measure that includes the cash value of food stamps and WIC in the family income), despite the fact that these mothers have higher wages than either AFDC working mothers or non-AFDC married mothers.

Analyses of SIPP data also indicate that a large number of children in poor families not receiving public assistance are placed in multiple care settings. Hartmann reported that this figure may combine information about two dimensions of child care stability, the number of arrangements at one point in time and the number of changes in

care arrangements over a 12 month period. This finding prompted discussion about the importance and complexity of studying child care stability in relation to child outcomes.

Sarah Friedman reported that in the Study of Early Child Care, relatively frequent changes in child care arrangements were associated with insecure mother-infant attachment classifications for infants whose mothers received low scores on a measure of sensitivity (NICHD Early Child Care Research Network, in press). She also noted another investigator's observation that multiple arrangements within a given period of time might be supportive of children's healthy development if these arrangements involved caregivers with whom the child felt comfortable, such as care by several relatives in the course of a week. Another participant observed that the regularity of such arrangements would probably make a difference in whether they benefitted or harmed a child. Hartmann remarked that one advantage of SIPP data is that it can track changes in jobs and child care arrangements, both of which might affect children's well-being.

In addition to participants' interest in further research on child care stability among working poor families, they cited other important areas for future investigation. Hartmann said that she hopes to use SIPP data to investigate the type of child care that is being used by mothers working non-standard hours. She also plans to identify patterns of child care use among different ethnic and racial groups.

Participants emphasized the need for further study that might explain the low use of formal, center-based child care programs among the working poor. At present, it is not clear whether it is the higher cost of center-based care or parents' preferences for

informal settings that contribute to this pattern. Mark Greenberg reported that because there is high variation among states in low-income working families' use of center-based care, choice alone may not explain the general finding. Martha Zaslow cited research by Bruce Fuller that shows significant variation in the supply of licensed, center-based child care slots in contiguous neighborhoods, suggesting that availability of formal care may be an important factor in families' use of different child care settings (Fuller & Liang, 1996). In particular, Hispanic families' limited use of center-based care may be due, in part, to the scarcity of this kind of care in many Hispanic neighborhoods.

Health Care Coverage For Children In Low-Income Working Families

Working poor families' access to another critical support, health care, was also examined at the meeting. Cindy Mann, director of the state and local initiatives project at the Center on Budget and Policy Priorities, provided an overview of health care coverage among low-income working families. She identified three important trends in coverage over the last decade: 1) a decline in the rate of employer coverage for children, 2) an increase in Medicaid coverage, and 3) an increase in the number of uninsured children that is relatively small in relation to the increase in the number of children insured through the expansion of Medicaid coverage. Based on the 1996 Current Population Survey (CPS), the Congressional Budget Office estimates that there are 10.5 million children who are uninsured (Congressional Budget Office, 1997). There is some question as to whether CPS data understate Medicaid enrollment. The Urban Institute, correcting

for the under-reporting of Medicaid receipt in the CPS, determined that in 1994, there were 7.1 million children who were uninsured (Urban Institute, undated).

As seen in Table 3, there is a larger proportion of uninsured children with family incomes from 100 to 185 percent of the poverty line (33 percent) than children below the poverty line (24 percent), reflecting eligibility rules for Medicaid. Table 4 shows that more older children (ages 11 to 17) are uninsured across all income groups. The large proportion of families in which children lack health insurance despite the presence of a full-time, full-year employed head of household is evident in Table 5. For example, in the income range of 100 percent to 133 percent of poverty, 66 percent of families lacking insurance for their children have a full-time worker. As seen in Table 6, a high proportion of families lacking insurance for their children are headed by a married couple. This proportion is 69 percent for families in the income range of 100 to 133 percent of poverty.

The lack of health care coverage for children in low income families is due, in part, to a gap between Medicaid eligibility and actual coverage. Under current federal rules, all states must cover children through age six in families with incomes up to 133 percent of poverty, and through age 13 up to 100 percent of poverty as the phase-in continues until the year 2002. In addition, a recent survey conducted by the Center on Budget and Policy Priorities shows that 35 states have higher income eligibility for infants and pregnant women and for children under age six (Center on Budget and Policy Priorities, 1997). An additional 21 states have accelerated the phase-in and cover

children above age 13. Consistent with this expansion of Medicaid eligibility, there has been a dramatic increase in actual coverage, from an enrollment of 9.7 million children in 1987 to 16.5 million children in 1994. Currently, about 45 percent of children enrolled in Medicaid receive no cash assistance (Kaiser Commission on the Future of Medicaid, 1996).

Despite this increase, there is still a large number of children who are eligible, but not enrolled in Medicaid (Summer et al, 1997). For children under age 11, CPS data show that in 1994, 2.7 million children were uninsured despite being eligible for Medicaid. That number represents 45 percent of all uninsured children under age 11. The Urban Institute's figures reflect a somewhat lower rate of nonparticipation, indicating that 40 percent of uninsured children under age 6 and 32 percent of uninsured children age 6 to 12 were eligible, but not participating in Medicaid. The gap between eligibility and actual enrollment appears particularly high among low-income families not receiving cash assistance. In this group, 62 percent of eligible children were not enrolled. The expansion of Medicaid eligibility beyond children receiving cash assistance allowed for an extension of coverage to children in higher income families, primarily the working poor, but a large portion of these families were not informed about this benefit. In addition, the application process, which often requires a face-to-face interview and extensive verification of information, can be burdensome to working families. The gap between Medicaid eligibility and coverage may increase further as a result of the decoupling of Medicaid from cash assistance in the most recent federal welfare

legislation and the expected decline in the number of families that will receive cash assistance under TANF.

Mann described several areas of needed research. One question that may merit further investigation is whether there is an overcount of uninsured status and under-reporting of both insured status and coverage by Medicaid in the Current Population Survey. There is also a need for more research on gaps in families' insurance coverage over time. Working poor families may be particularly vulnerable to gaps related to changes in employment. The relationship between health care coverage and employment stability also needs further investigation, since evidence that a lack of coverage contributes to parents' decisions to leave jobs is largely anecdotal. Future research should also assess the affordability of health care coverage for children of working parents who may be required to contribute to coverage in the form of a sliding fee scale under both government-sponsored and employer health plans. It would be especially useful to study families' expenses related to both health insurance and child care. Working poor families tend to incur both of these expenses, but child care and health care costs have traditionally been studied in isolation from each other. A final question is whether health insurance status predicts actual health outcomes for children.

Ruby Hearn responded that the Robert Wood Johnson Foundation is currently supporting a study being conducted by the Institute of Medicine's Committee on Children, Health Insurance, and Access to Care, that is investigating how health insurance coverage is related to the health status of children. The results from this study

will be available by the end of 1997. Mann noted that a number of factors such as poor access to health facilities, transportation problems, and crises experienced by families may limit the positive effects of increased insurance coverage. Heymann described an ethnographic study she is conducting that is investigating children's access to health care among working poor families that use city health clinics. Parents in this study resorted to using the emergency room when they were unable to leave work for medical appointments, and consequently, children received less optimal care from providers who did not know their histories and were not responsible for follow-up care.

Another participant raised the question of whether state Medicaid programs were continuing to operate the Early, Periodic Screening, Diagnosis, and Treatment Program (EPSDT) for children during a period of expansion and increased use of managed care programs. Mann reported that there is currently little information about EPSDT. A recent analysis of states' managed care contracts under Medicaid suggests that these contracts do not adequately convey providers' obligation to provide a full-range of EPSDT services (Johnson, 1997). While states remain legally obligated to provide EPSDT services, eligible families are not likely to obtain them unless they are delivered by their primary providers. Lack of access to the EPSDT program may be especially harmful to children with disabilities who require services outside the basic package of many managed care plans. One participant observed that parents might seek out better health care for their children if they received "consumer information" about what constitutes good health care and their eligibility for different kinds of services.

What Research Is Needed To Inform Current And Future Policy Debates Concerning Working Poor Families?

Mark Greenberg, Senior Staff Attorney at the Center for Law and Social Policy, discussed aspects of current and future policy debate focused on working poor families and suggested important directions for research that could inform these debates. He predicted that there will be increased interest in the working poor in coming years, now that a long period of debate about welfare as an entitlement has ended. As states begin to implement reforms under TANF, there is wide agreement that adult heads of households should work, including mothers of young children. As a practical matter, the block grant structure of TANF gives states considerable freedom to redesign programs for low-income families. In this new era, policymakers are likely to become more attentive to discussions about appropriate and effective supports for working families as they face decisions about where to invest dollars that were previously attached to restrictive federal spending rules.

Several areas of research are relevant to the restructuring that states will be engaged in over the next several years. First, it would be useful to learn more about patterns of upward and downward mobility among families headed by low-wage workers, including wage progression within and across jobs. Research that could identify factors associated with different patterns of mobility, such as gender, education, and type of occupation could suggest policies and interventions that might improve families' economic well-being. One question, for example, is whether short-term job training

could improve wages over time among the working poor. Similarly, more information about factors that affect job retention could contribute to the design of efforts to stabilize or help improve the employment status of low-wage workers. Research in these areas is critical in assessing the merits of most states' current emphasis on moving individuals quickly into the labor force. This approach is premised on the belief that entry into low wage employment will be a stepping stone to better jobs in the future, even in the absence of training, education, or help in addressing barriers to stable employment.

Another important question is whether, and how much, income matters for children's well-being. As the Earned Income Tax Credit is expanded, this benefit could become a target for critics who see it as another form of "welfare." Research on wage progression is likely to show that a sizable proportion of working poor families will not be able to improve their income levels, despite significant work effort. As Wendell Primus suggested, there is now a range of policies that could help reduce poverty among these families. The critical research and policy question will be whether investment in these supports is a good use of public funds, in terms of benefits for children and for society.

Research that investigates the effects of child care quality on children's well-being is highly relevant to near-term decisions that states will confront as they implement TANF. Decisions about where to invest limited child care dollars as demand for care rises will involve strong tensions between the goal of expanding the supply of care and maintaining or improving its quality.

Greenberg suggested that over time, it might be useful to frame policy questions relevant to working poor families as broader work and family issues. He noted that the "downward pressure of equity," has led to limited tolerance for special benefits targeted at low-income families. For example, policies that provide supports to parents wishing to stay at home with very young children might gain favor over time if they were structured to benefit all working families. Research that investigates the benefits of parental leave to children across income groups could stimulate debate about such supports. Greenberg suggested a fundamental question that should guide this type of research and related policy debate: In a society where there is now a broad expectation that adults should work, what are the policies and social institutions that should be in place to ensure the well-being of children? Moreover, he recommended that research in this arena use child outcome measures related to social problems that are costly to society, including crime and delinquency, teen parenting, and drug abuse.

Participants stressed the importance of studying the benefits of different packages of supports to working poor families and questioned whether there might be opportunities to compare the well-being of children across states showing variation in these packages. While variation in supports to working poor families across different states is expected to increase in the next 3 to 5 years, it is difficult to predict its magnitude. One special challenge for the research community will be tracking policy changes during this period. The Center for Law and Social Policy will work with the Center on Budget and Policy Priorities to collect information about changing policies that will affect low-income families.

Participants also cited the need to develop some commonly used and easily understood measures of children's well-being that could be used across states experimenting with different types and levels of supports for low-income families. Such measures could make an important contribution to policy discussions. A final observation in this session was that efforts to effectively communicate research findings to policy audiences are extremely important, and generally receive too little attention.

Opportunities For Research On The Well-Being Of Children In Working Poor Families

Jeanne Brooks-Gunn, Professor of Child Development and Education at Columbia University, began her presentation about opportunities to learn more about the health and development of children in working poor families by observing that several existing data sets could be analyzed in new ways to yield valuable findings about these families. Ideally, data sets used for this purpose should have several characteristics, including longitudinal data to permit analyses of changes in family circumstances; work history and income data, including information about custodial and non-custodial fathers; and measures of family functioning and child outcomes.

Brooks-Gunn described several sources of data that present opportunities for learning more about working poor families and children, beginning with a status report on several national surveys. Tables 7 to 10, excerpted from a paper prepared by Smith, Brooks-Gunn, and Jackson (in press) show the kinds of information that can be analyzed using three national surveys, the National Longitudinal Survey of Youth (NLSY), the Panel Survey of Income Dynamics (PSID), and the Current Population Survey (CPS). A

new child supplement to the PSID is now in the field. This supplemental survey will collect a range of child outcome measures on 3000 children. It should be possible to conduct some state-level analyses with these data. Additional measures of child and family functioning have also been incorporated into the Survey of Income and Program Participation. A new NLSY is currently in the field.

Other sources of data are studies of welfare-to-work evaluations, including the New Chance Demonstration (Zaslow & Eldred, forthcoming), the Teen Parent Demonstration (Aber et al, 1995), and the JOBS Child and Family Study (Zaslow & Eldred, 1994). Each of these studies includes measures of parents and young children based on videotapes of parent-child interactions, as well as extensive data on family circumstances, income, and employment. State evaluations of welfare reform may also provide useful data, although these studies will probably contain limited information about family and child well-being.

Several evaluations of early childhood interventions provide valuable sources of data. These include the study of 1000 low birthweight babies in the Infant Health and Development Program (IHDP) who have been studied from birth through age eight (Gross et al, 1997), and the evaluation of the Early Head Start program, which is now underway, and will include 3000 children in 17 states. The Comprehensive Child Development Program is another study, recently completed, that provides extensive data on about 4000 children in low-income families studied from birth through age five (St. Pierre et al, 1994). A related source of data are child care studies, including the NICHD Study of Early Child Care, discussed earlier in the meeting.

A number of large-sample, single-city and multi-city studies will also contain extensive information about working poor families and children. These include the Chicago Neighborhood Project being conducted by Felton Earls; the Tri-city Study of children whose parents are moving from welfare-to-work, to be conducted by Andrew Cherlin, Linda Burton, Lindsay Chase-Lansdale, Robert Moffitt, and William Julius Wilson; and the Fragile Families Project, a multi-city study being conducted by Irwin Garfinkel, Sarah McLanahan, and Jeanne Brooks-Gunn that will oversample unwed mothers and follow mothers, fathers, and children over the first four years of children's lives with a focus on family formation and father involvement. In addition, a study of families in Los Angeles is being planned at RAND Corporation.

Ethnographic studies, of the type being conducted by Kathryn Edin and Laura Lein, will also be important sources of new knowledge. These studies can investigate the changing circumstances of families' lives in greater depth than large sample surveys. Ethnographic studies are also valuable when quantitative measures are not yet available to study certain processes. For example, we know from ethnographic work conducted by Edin and Lein, that some AFDC mothers who were sanctioned for not participating in the JOBS program were actually working, but losing supplemental income as a result of the sanctions (Edin & Lein, 1997). The multi-city study being planned by Cherlin and colleagues will integrate an ethnographic study with quantitative research.

The discussion highlighted additional research opportunities and areas of research in need of further development. Irwin Garfinkel noted that in addition to longitudinal data sets, surveys providing data from repeated cross sections of families within particular

populations are very useful. Such surveys can monitor the effects of changes in policy on the working poor by collecting data at regular intervals on families in this group as well as in other groups over a period of time. Garfinkel and colleagues will soon field such a survey in New York City. Hearn mentioned that the Community Tracking Study being conducted by the Center for Studying Health System Change, with funding from the Robert Wood Johnson Foundation, is monitoring the effects of changes in health care delivery in 60 communities. Preliminary findings will be available in the summer of 1997. Strategies for making data from this study available to other investigators are currently being developed.

One research challenge that will require attention is the integration of information about local job markets with data on employment, income, and child and family well-being. Brooks-Gunn noted that it should be possible to investigate the influence of local job markets on some of these outcomes in the ongoing Moving to Opportunity Study, funded by the U.S. Department of Housing and Urban Development (Goering and Fein, 1997). In this demonstration, low-income families are randomly assigned to a control group or to an intervention group in which participants are given the chance to move from areas of concentrated poverty and limited employment opportunity to suburban areas where jobs are more plentiful.

Participants also discussed the adequacy of the national data sets for learning more about working poor Hispanic families. Brooks-Gunn reported that most of these data sets are weak in this capacity. For example, Hispanic samples in the PSID and NLSY are small and fail to distinguish among different groups of Latino families. The Study of

Early Head Start, however, will include 1500 Latino families, and will be an excellent source of data on child well-being, family functioning, family employment, and income status. This study will include information about parents' work during non-standard hours and occupational complexity.

A final topic explored in this session was the validity of income data reported in different surveys. Noting the sources of income uncovered in the ethnographic studies of Kathryn Edin, participants questioned whether there is under-reporting of income in the large surveys. One participant also noted the lack of agreement between income data in the CPS and SIPP. Brooks-Gunn reported that despite inconsistencies in income across several data sets, studies using these data sets have found similar slopes depicting relationships between income and a variety of family and child outcomes. This pattern suggests that some error in the reporting of income has not distorted findings concerning the consequences of poverty for children.

Conclusion

There was wide agreement that many of the research issues and opportunities that were discussed at the meeting merit follow-up efforts. Participants also expressed interest in sustained work to communicate existing and new research to policy audiences, and to examine a wide range of policies that hold promise for promoting children's healthy development. The Foundation for Child Development will explore options for supporting future work in these areas, and encourages participants at the meeting and readers of this report to suggest directions for this work.

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FIGURE 1

(See Appendix B for tables 1 - 6 cited below)

Characteristics of Working Poor Families and Their Children

by

Richard Wertheimer, Ph. D.

Defining working poor families

- There is no generally accepted definition of working poor families.[1] Some possible definitions for which published tables exist (or could be created from standard surveys) include (in increasing order of inclusiveness):

  Definition A. Poor families including at least one full-time, full-year worker[2]
  Definition B. Poor families including one or more workers whose total hours worked per year exceed 1,000 hours[3]
  Definition C. Poor families receiving no means-tested cash public assistance[4]
  Definition D. Poor families receiving neither cash nor in-kind means-tested assistance[5]
  Definition E. Poor families including at least one person with work experience during the last 12 months

- Estimates of the number of working poor children and families are very sensitive to which definition is chosen, as will be seen below.

Characteristics using *Definition A:* poor families including at least one full-time, full-year worker

- ***Children in families with a full-time, full-year worker according to Definition A.*** According to this definition, in 1995, 3.1 million children (4% of all children) lived in working poor families. 0.4 million (1% of all children) lived in families with a fully employed worker and with incomes less than 50% of the poverty line, while 12.6 million (18% of all children) lived in such families with incomes less than twice the poverty line [Table 1].

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[1]The U.S. Census Bureau has defined "low-wage employment" as working for less than $5.70 per hour (during the 1992-93 period). "This wage level would approximate the average of the 1992 and 1993 Federal Government's poverty thresholds for a three-person family when divided by 2,000 hours" (Paul Ryscavage, *Current Population Reports*, P70-57, 1996). This poverty threshold averaged $11,354. The minimum wage at this time was $4.35 per hour.

[2]Full-time means employee usually works at least 35 hours per week; full-year means at least 50 weeks per year.

[3]This is half of 2,000 hours per year, which is a commonly used definition of full-time work.

[4]Means-tested cash assistance would include primarily AFDC (now TANF) and SSI. This definition makes the implicit assumption that, if the family is not receiving means-tested cash assistance and includes children, *someone* must be working (although not necessarily as a documented worker).

[5]In-kind assistance would include Food Stamps, Medicaid, and subsidized public housing but not subsidized school lunches.

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- ***Incidence by type of family.*** In 1995, 1.5 million families with children were poor despite including a full-time, full-year worker (4% of all families with children). 0.8 million were married couples with children (3% of all married couples with children), while 0.6 million were female-headed families with children (7% of all female-headed families with children) [Table 2].

- ***Incidence by race/ethnicity.*** In 1995, Hispanic families were nearly three times as likely as white families with children to be poor despite having a fully employed adult. Black families with children were nearly twice as likely as white families with children to be poor despite having a fully employed adult [Table 2]. Among married couple families with children, Hispanic families were four times as likely as white families to be poor despite having a fully employed adult.

- ***Incidence of family types.*** Over 69% of white and Hispanic poor families with children and a fully employed worker were married couples. In contrast, 75% of black poor families with children and a fully employed worker were headed by women. This pattern was even stronger for poor families with at least one child under age 6 [Table 3].

Characteristics using *Definition B:* poor families including one or more workers whose total hours worked per year exceeded 1,000 hours.

No published tabulations available.

Characteristics using *Definition C:* poor families receiving no cash assistance

- ***Children in families that received no cash assistance.*** According to Definition C, 7.0 million children (10% of all children) lived in poor families that received no cash assistance. Only 2.3 million (3% of all children) lived in families that received no cash assistance and had incomes less than 50% of the poverty line, while 20.1 million (29% of all children) lived in such families with incomes less than twice the poverty line [Table 4].

- ***Incidence by race/ethnicity.*** In 1995, Hispanic children were over twice as likely as white children to live in poor families that received no cash assistance. Black children were over 50% more likely than white children to live in such poor families [Table 4].

- ***Mothers by education and labor force status.*** In 1988, mothers in poor families not receiving AFDC were somewhat less likely than mothers in AFDC families to have dropped out of high school or to be out of the labor force.[6] However, they were more likely to have dropped out of high school or to be out of the labor force than non-poor mothers [Table 5].

- ***Mothers by age at first birth and marital status.*** In 1988, mothers in poor families not receiving AFDC were somewhat less likely than mothers in AFDC families to have had their first child

[6]Out of the labor force means neither working nor looking for work.

before age 18, much more likely to have been married to their first child's father at some point, and much more likely to be currently married. However, they were more likely to have had their first child before age 18, less likely to have been married to their first child's father, and less likely to be currently married than non-poor mothers [Table 5].

- ***Mothers by occupation.*** In 1988, mothers in poor families not receiving AFDC were more likely than mothers in AFDC families to have worked as machine operators or assemblers and less likely than mothers in AFDC families to have worked in service occupations [Table 5]. However, mothers in all poor families (regardless of receipt of AFDC) were much less likely than non-poor mothers to have worked in professional, technical, managerial, administrative, administrative support, or clerical jobs [Table 5].

Characteristics using *Definition D:* poor families receiving neither cash nor in-kind assistance

- ***Children in families that received neither cash nor in-kind assistance.*** According to Definition D, 3.0 million children (4.3% of all children) lived in poor families that received neither cash nor in-kind means-tested assistance (excluding subsidized school lunches) [Table 4a].

Characteristics using *Definition E:* Poor families including at least one person with work experience during the last 12 months

- ***Children in poor families with at least one person with work experience.*** According to Definition E, in 1995, 8.1 million children (12% of all children) lived in poor families with at least one person with work experience. Only 2.4 million (3% of all children) lived in such families with incomes less than 50% of the poverty line, while 21.9 million (32% of all children) lived in such families with incomes less than twice the poverty line [Table 6].

- ***Incidence by type of family.*** In 1995, 3.9 million poor families with children had at least one person with work experience (11% of all families with children). 1.7 million poor, married couples with children included a person with work experience (6% of all married couples with children), while 2.0 million poor female-headed families with children included a person with work experience (23% of all female-headed families with children) [Table 2].

- ***Incidence by race/ethnicity.*** In 1995, Hispanic and black poor families with children and a person with work experience were more than twice as likely to be poor as white families with children and a person with work experience [Table 2]. Among such married couple families with children, Hispanic families were more than three times as likely as white families to be poor.

- ***Incidence of family types.*** 57% of white and 66% of Hispanic poor families with children and a person with work experience were married couples. In contrast, 79% of such black poor families with children were headed by women. This pattern was even stronger for working poor families with at least one child under age 6 [Table 3].

Conclusions regarding what we know

- The size and characteristics of the population of children and families viewed as working poor varies dramatically depending upon the definition of the working poor.

- Very little published or tabulated information is available on the characteristics of these families, regardless of the definition chosen.

TABLE 1

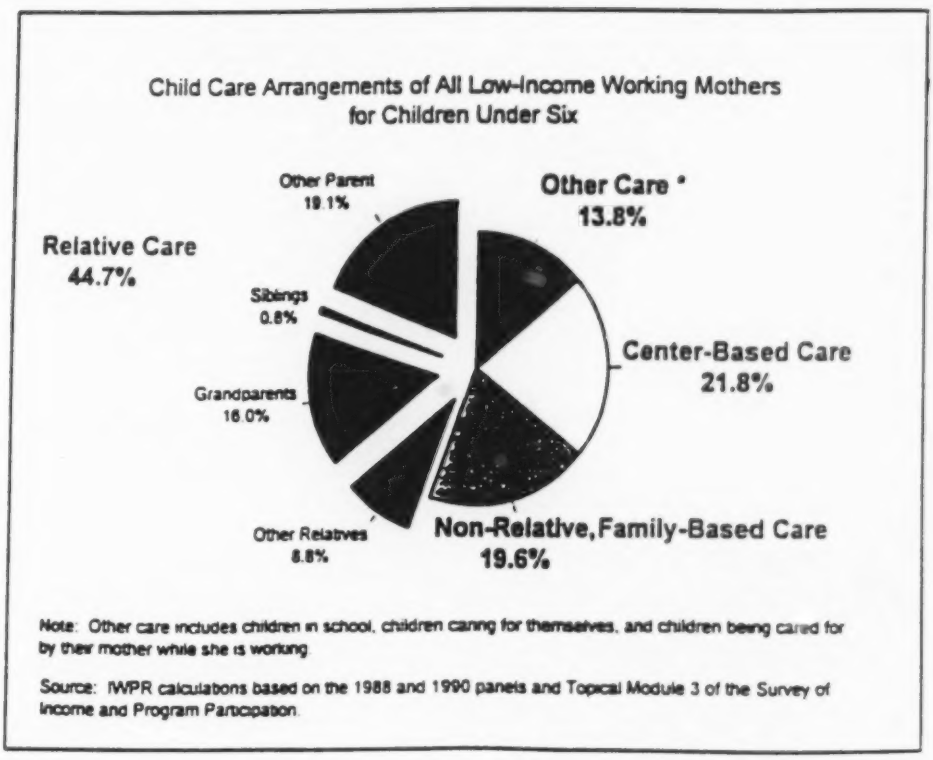
EITC FACTS

	Credit Rate (percent)	Maximum Credit	Maximum Eligibility	Number of Families (miilions)	Total Credit (billions)
1975	10	$400	$8,000	6.2	$1.3
1980	10	$500	$10,000	7.0	$2.0
1985	14	$550	$11,000	7.4	$2.1
1990	14	$953	$20,264	12.6	$6.9
1994 (2)	30	$2,528	$25,296	17.2	$18.7
1996 (2)	40	$3,556	$28,495	17.9	$25.1

(2)=Two children

Source: Joint Committee on Taxation

TABLE 2

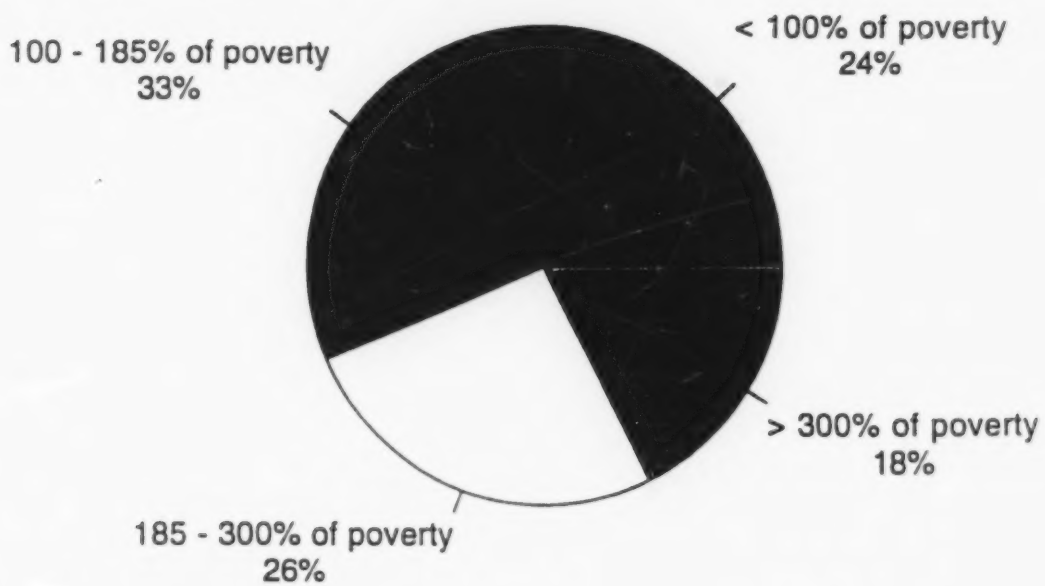

Child Care Arrangements of All Low-Income Working Mothers for Children Under Six
Other Parent 19.1%
Other Care * 13.8%
Relative Care 44.7%
Siblings 0.8%
Center-Based Care 21.8%
Grandparents 16.0%
Other Relatives 8.8%
Non-Relative, Family-Based Care 19.6%

Note: Other care includes children in school, children caring for themselves, and children being cared for by their mother while she is working.

Source: IWPR calculations based on the 1988 and 1990 panels and Topical Module 3 of the Survey of Income and Program Participation.

TABLE 3

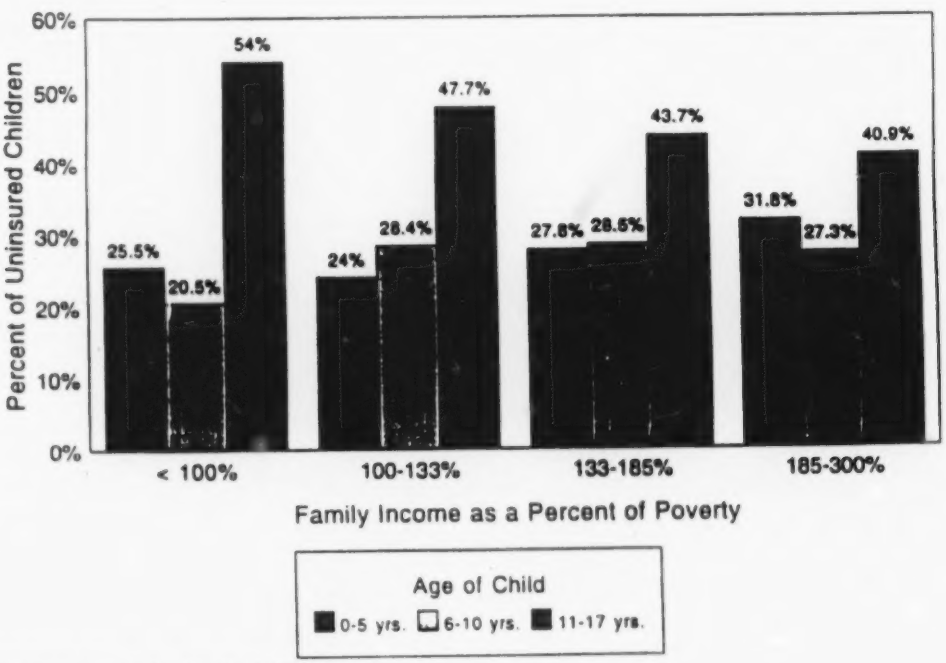
Distribution of Uninsured Children by Income as a % of Poverty, 1994



Source: Urban Institute estimates based on March 1995 CPS

TABLE 4

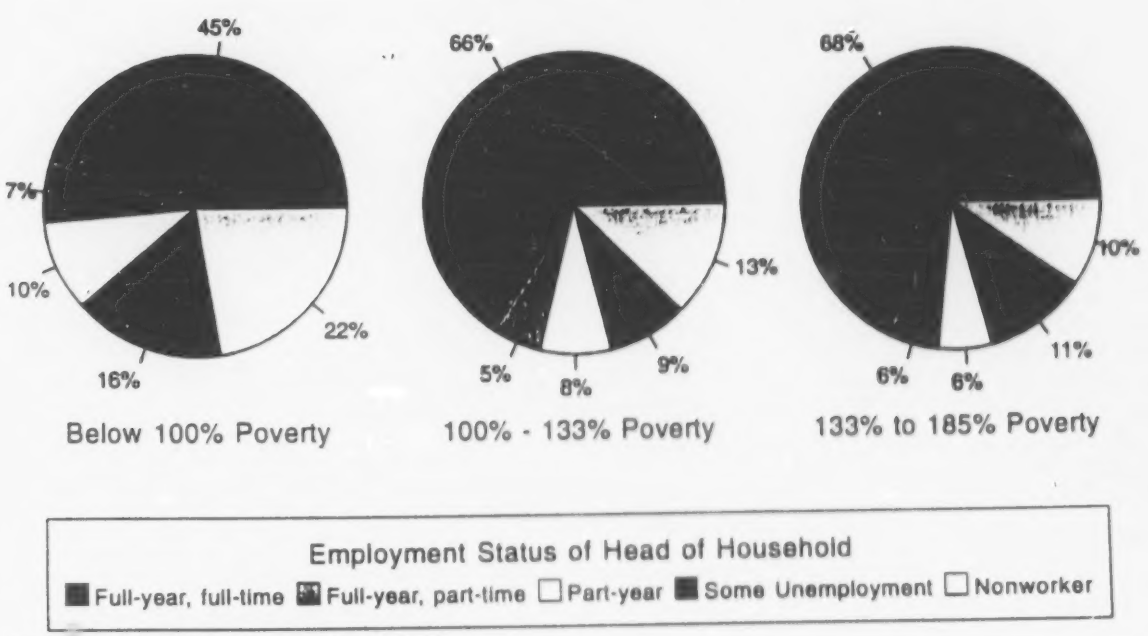
Characteristics of Uninsured Children 1994



Source: Urban Institute estimates based on March 1995 CPS

TABLE 5

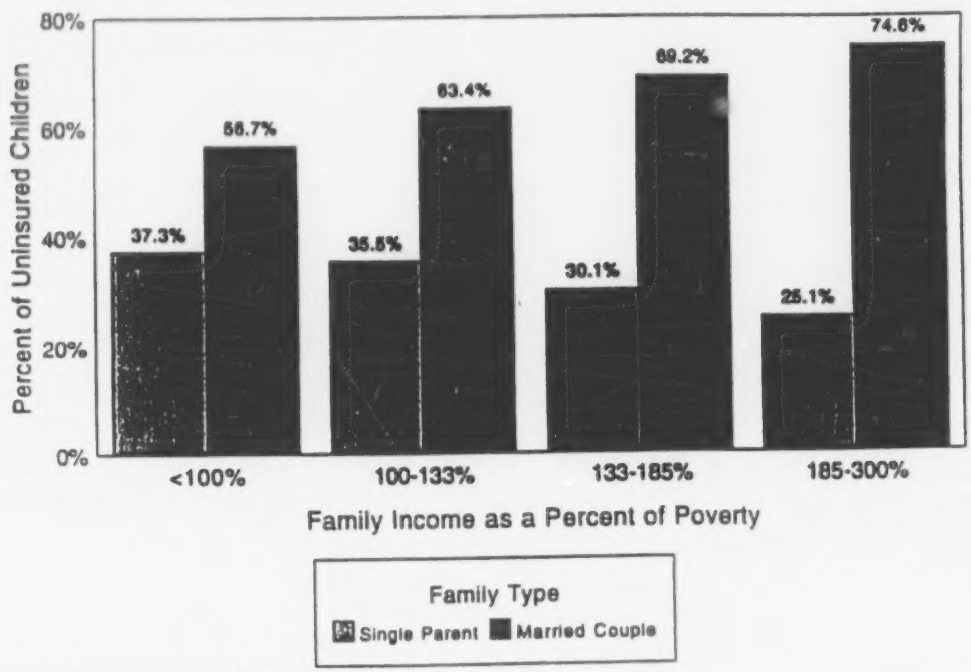
Characteristics of Uninsured Children 1994



Source: Urban Institute estimates based on March 1995 CPS

TABLE 6

Characteristics of Uninsured Children 1994



Source: Urban Institute estimates based on March 1995 CPS.

TABLES 7 - 10

(Source: Smith et al, 1994)

Table 7
Domains of Parental Employment

Mothers' Job Characteristics

	NLSY	PSID	CPS
employment in years prior to birth of child	x	x	
employment hours during pregnancy	x	x	
length of maternity/parenting leave	x	x	
age of child when mother began (resumed) employment	x	x	x**
hours of work each quarter of first year	x	x	x**
hours of work each year of child's life	x	x	x**
summer hours (if different than rest of year)	x		x**
number of job changes each year	x	x	x**
weeks of unemployment (looking for work)	x	x	x
mother's satisfaction with schedule (subjective measure)			
salary - hourly and yearly	x	x	x
proportion of family income contributed			
record of fringe benefits received	x	x*	
paid vacation, health and dental insurance, maternity leave, flexible schedule	x	x*	
social security coverage on job			
whether employee experienced downsizing		x	
occupational complexity of job			
3 digit occupational code	x	x	x
job satisfaction	x		
peer relations	x*		
income	x*		
physical safety and cleanliness	x*		
preference for employment	x***		

x available every year of data collection
x* only available in one or occasional years
x** only data on individuals within the household. Data set is a household survey and individuals outside of the household can not be traced.
x*** for those who were currently unemployed only.
x**** will be available in 1994 for youth in their teens

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Table 7 - continued
Fathers' Job Characteristics

	NLSY	PSID	CPS
father's hours of work each year of child's life	x**	x	x**
summer hours (if different)			x**
number of job changes each year			x**
weeks of unemployment (looking for work)	x**	x	x**
		x	
father's satisfaction with schedule (subjective measure)			
		x	
salary - hourly and yearly	x**	x	x**
	x*		
record of fringe benefits received		x*	
paid vacation, health and dental		x*	
insurance, maternity leave, flexible schedule			
social security coverage on job			
does father pay child support			
whether employee experienced downsizing		x	
occupational complexity of job			
3 digit occupational code	x**	x*	x*
job satisfaction			
peer relations			
income			
physical safety and cleanliness			

x available every year of data collection
x* only available in one or occasional years
x** only data on individuals within the household. Data set is a household survey and individuals outside of the household can not be traced.
x*** for those who were currently unemployed only.
x**** will be available in 1994 for youth in their teens

Table 8
Family and Child Care environment

Mother	NLSY	PSID	CPS
HOME scale	x		
Amount of time spent with child on typical weekday between 7 a.m. and 9 p.m.			
time spent with child on typical weekend day			
time spent with child during summer			
time spent on leisure time			
time spent with spouse			
time spent in housework per day		x	
strain/gains of work to parenting			
strain/gains of work to marriage			
satisfaction with parenting			
sex role attitudes	x*		
number of children in household	x	x	x
Father			
Amount of time spent with child on typical weekday between 7 a.m. and 9 p.m.			
time spent with child on typical weekend day			
time spent with child during summer			
time spent on leisure time			
time spent with spouse			
time spent in housework per day		x	
If non-custodial parent, number of hours spent with child during typical week			
strain/gain of work to parenting			
strain/gain of work to marriage			
satisfaction with parenting			
sex role attitudes			
number of children in the household		x	x

x available every year of data collection
x* only available in one or occasional years
x** only data on individuals within the household. Data set is a household survey and individuals outside of the household can not be traced.
x*** for those who were currently unemployed only.
x**** will be available in 1994 for youth in their teens

Table 8 continued
Family and Child care environment

	NLSY	PSID	CPS
longitudinal history of child care arrangements	x		
type of care - center, family day care, relative at home, relative at other's home	x		
type of after school care	x		
ratio of adult to child	x*		
caregiver's training	x		
caregiver's educational background			
number of changes over year	x		
number of child care arrangements in a week	x		

Table 9

Child Developmental Outcome Measures

	NLSY	PSID	CPS
Cognitive development	x		
Grade failure	x		
Educational grade achievement	x		
Socio-emotional development	x		
Behavior problems	x		
Attitude towards work	x****		
High School drop out	x****	x	x
Teenage Birth		x	x

Table 10

Parental Resources

Mother	NLSY	PSID	CPS
age	x	x	x
age at first birth	x	x	
marital status	x	x	x
verbal ability	x		
self esteem	x*		
depression	x*		
other adults in household	x	x	
social support from spouse			
social support from other family			
social support from friends, neighbors			
Father			
age		x	x**
age at first birth			
marital status			
living with child		x	x
verbal ability		x*	
educational attainment	x**	x	x**
depression			
social support from spouse			
social support from friends			
paying child support to other children - amount	x**		x

x available every year of data collection
x* only available in one or occasional years
x** only data on individuals within the household. Data set is a household survey and individuals outside of the household can not be traced.
x*** for those who were currently unemployed only.
x**** will be available in 1994 for youth in their teens

APPENDIX A

AGENDA

The Well-Being of Children in Working Poor Families

March 19 - 20, 1997
Omni Berkshire Place Hotel
21 East 52nd Street
New York, NY

Wednesday, March 19, 1997 **Juilliard Room, 2nd Floor**

5:30 Reception

6:00 Dinner

Welcome -- **Ruby Takanishi**, President,
Foundation for Child Development

Aims of the meeting -- **Sheila Smith**, Director for Research,
Foundation for Child Development

Presentation by **Wendell Primus**, Director, Income Security,
Center on Budget and Policy Priorities

"Supports for working poor families: A recent history of federal policy"

Discussion

9:00 Adjourn

Thursday, March 20, 1997 **Guggenheim Room, 2nd Floor**

8:30 Continental Breakfast

9:00 Introductions

9:30 Who are the working poor?

What is known about the characteristics of working poor families and their life circumstances (e.g., family structure, income levels, stability of employment, use of public assistance, distribution across ethnic groups)? -- **Dick Wertheimer**, Senior Research Associate, Child Trends, Inc.

10:00 How do children and adolescents in working poor families fare, and what conditions affect their well-being?

Overview of research on children's well-being in low-income, mother-employed families -- **Martha Zaslow**, Assistant Director of Research, Child Trends, Inc.

10:30 Break

10:45 *What aspects of employment affect children in working poor families (e.g., work schedules, complexity of job, stress)?*

-- **Elizabeth Menaghan**, Professor and Chair, Department of Sociology, Ohio State University

12:00 Lunch

Thursday, March 20, 1997 **Guggenheim Room, 2nd Floor**

1:00 What kinds of supports, especially child care and health care, are available to working poor families and how does access to these supports affect children?

Child Care -- **Sarah Friedman**, Health Scientist Administrator, National Institute of Child Health and Human Development

Health Care -- **Cindy Mann**, Director of State and Local Initiatives Project, Center on Budget and Policy Priorities

2:00 What are the current policy debates concerning the working poor? What current research could inform these policy debates? What new research is needed? -- **Mark Greenberg**, Senior Staff Attorney, Center for Law Law and Social Policy

2:30 Break

2:45 What opportunities exist for further research on the well-being of children and families who are working, but poor? What national surveys, longitudinal data sets, and new studies would be useful for this research?
-- **Jeanne Brooks-Gunn**, Virginia & Leonard Marx Professor for Child Development and Education, Center for the Study of Young Children and Families, Columbia University

4:00 Adjourn

The Well-Being of Children in Working Poor Families

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New York City
March, 19-20, 1997

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APPENDIX B

Table 1. Children Living in Working Low-income Families (Definition A)[1], Number and as Percentage of All Children by Alternative Definitions of Low Income, Race/Ethnicity,[1] and Age, 1995

Numbers in thousands

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				152
6 to 17 years				289
Total				441

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				1,136
6 to 17 years				1,927
Total				3,063

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				4,435
6 to 17 years				8,204
Total				12,639

Percentage

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				1%
6 to 17 years				1%
Total				1%

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				5%
6 to 17 years				4%
Total				4%

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				19%
6 to 17 years				18%
Total				18%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/2_001.htm and http://ferret.bls.census.gov/macro/031996/pov/2_002.htm

[1]Definition A: Families that are low-income and include at least one full-time, full-year worker.

Table 2. Working Poor Families (Definitions A & E)[1] with children by type of family, Number and as Percentage of All Families with Children, by Race/ethnicity, by Age of Children

Numbers in thousands

With children under age 18	Number				Percentage			
	Total	White	Black	Hispanic	Total	White	Black	Hispanic
All family types								
Total families	36,719	29,713	5,340	4,422	100%	100%	100%	100%
Definition E	3,940	2,691	1,053	999	11%	9%	20%	23%
Definition A	1,554	1,096	375	484	4%	4%	7%	11%
Married-couple families								
Total families	26,034	22,633	2,119	2,902	100%	100%	100%	100%
Definition E	1,661	1,374	174	597	6%	6%	8%	21%
Definition A	880	751	75	353	3%	3%	4%	12%
Female householder families, no spouse present								
Total families	8,751	5,554	2,884	1,283	100%	100%	100%	100%
Definition E	2,004	1,110	833	341	23%	20%	29%	27%
Definition A	578	275	281	109	7%	5%	10%	8%

With at least one child under age 6	Number				Percentage			
	Total	White	Black	Hispanic	Total	White	Black	Hispanic
All family types								
Total families	17,247	13,783	2,636	2,457	100%	100%	100%	100%
Definition E	2,398	1,635	636	664	14%	12%	24%	27%
Definition A	949	687	220	346	6%	5%	8%	14%
Married-couple families								
Total families	12,598	10,961	1,010	1,690	100%	100%	100%	100%
Definition E	1,106	935	99	438	9%	9%	10%	26%
Definition A	598	518	51	273	5%	5%	5%	16%
Female householder families, no spouse present								
Total families	3,846	2,225	1,477	633	100%	100%	100%	100%
Definition E	1,111	569	503	184	29%	26%	34%	29%
Definition A	286	126	152	59	7%	6%	10%	9%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/17_000.htm

[1]Definition A: Families that are poor and include at least one full-time, full-year worker;
Definition E: Families that are poor and include at least one person with work experience in the previous year

Table 3. Working Poor Families (Definitions A & E)[1] by Family Type, by Race/ethnicity and Age of Children

Definition A	With children under age 18				With at least one child under age 6			
	Total	White	Black	Hispanic	Total	White	Black	Hispanic
All family types	100%	100%	100%	100%	100%	100%	100%	100%
Married couple families	57%	69%	20%	73%	63%	75%	23%	79%
Female householder families	37%	25%	75%	23%	30%	18%	69%	17%

Definition E	With children under age 18				With at least one child under age 6			
	Total	White	Black	Hispanic	Total	White	Black	Hispanic
All family types	100%	100%	100%	100%	100%	100%	100%	100%
Married couple families	42%	51%	17%	60%	46%	57%	16%	66%
Female householder families	51%	41%	79%	34%	46%	35%	79%	28%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/17_000.htm

[1]Definition A: Families that are poor and include at least one full-time, full-year worker;
Definition E: Families that are poor and include at least one person with work experience in the previous year

Table 4. Children Living in Working Low Income Families (Definition C)[1], Number and as Percentage of All Children by Alternative Definitions of Low Income, Race/Ethnicity,[1] and Age, 1995

Number of Children (thousands)

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				880
6 to 17 years				1406
Total				2286

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years	1931	569	903	2652
6 to 17 years	3095	1039	1260	4361
Total	5026	1608	2163	7013

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				7130
6 to 17 years				12991
Total				20121

As Percentage of All Children

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				3.7%
6 to 17 years				3.1%
Total				3.3%

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years	10.3%	14.6%	22.8%	11.1%
6 to 17 years	8.6%	14.2%	20.8%	9.6%
Total	9.2%	14.4%	21.6%	10.1%

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				29.8%
6 to 17 years				28.6%
Total				29.0%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/2_001.htm and http://ferret.bls.census.gov/macro/031996/pov/2_002.htm

[1]Definition C: Families that are low-income but not receiving means-tested cash assistance.

Table 4a. Children Living in Working Poor Families (Definition D)[1], Number and as Percentage of All Children by Race/Ethnicity,[1] and Age, 1995

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years	807	129	317	989
6 to 17 years	1547	352	530	2024
Total	2354	481	847	3013

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years	4.3%	3.3%	8.0%	4.1%
6 to 17 years	4.3%	4.8%	8.8%	4.5%
Total	4.3%	4.3%	8.5%	4.3%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/2_001.htm and http://ferret.bls.census.gov/macro/031996/pov/2_002.htm

[1]Definition D: Families that are low-income but not receiving means-tested assistance except school lunches

Table 5. Selected Characteristics of Mothers in Working Poor Families (Definition C)[3], AFDC Families, and Non-poor Families, 1988

	AFDC Family	Working Poor Family	Non-poor Family
Less than 12 years of education	44%	41%	12%
Out of labor force	65%	45%	31%
Age of mother at first birth less than 18	30%	26%	9%
Ever married to father	50%	83%	96%
Currently married	32%	63%	89%
Have worked in professional, technical, managerial, or administrative job[2]	9%	10%	33%
Have worked in administrative support or clerical job[2]	15%	13%	29%
AFQT score at least 1 SD below mean[1]	47%	43%	15%

Sources: All data except AFQT scores are from Child Trends, Inc., tabulations of data from 1988 National Health Interview Survey on Child Health, Washington, DC, 1991. AFQT test scores are from Child Trends, Inc., analysis of data from the National Longitudinal Survey of Labor Market Experience of Youth (NLSY)

[1]Women age 22-30, 1987

[2]Women with job experience

[3]According to a variant of Definition C--poor families with children not receiving AFDC benefits

Table 6. Children Living in Working Low-income Families (Definition E)[1], Number and as Percentage of All Children by Alternative Definitions of Low Income, Race/Ethnicity,[1] and Age, 1995

Numbers in thousands

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				1,037
6 to 17 years				1,338
Total				2,375

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				3,181
6 to 17 years				4,883
Total				8,064

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				8,035
6 to 17 years				13,872
Total				21,907

Percentage

Below 50 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				4%
6 to 17 years				3%
Total				3%

Below 100 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				13%
6 to 17 years				11%
Total				12%

Below 200 percent of poverty line

	White	Black	Hispanic	Total
Under 6 years				34%
6 to 17 years				31%
Total				32%

Source: U.S. Census Bureau, March 1996 Current Population Survey, Detailed Poverty (P60 Package), Table 2, URLs: http://ferret.bls.census.gov/macro/031996/pov/2_001.htm and http://ferret.bls.census.gov/macro/031996/pov/2_002.htm

[1]Definition E: Families that are low-income and include at least one person with work experience